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PATENT  
Express Mail No. EL809718538US  
Attorney Docket No. 5125.02

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

K. Jon Kern et al.

Serial No.: 09/677,401

Filed: 29 September 2000

For: LOYALTY REWARD PROGRAM FOR  
REDUCING THE BALANCE OF A  
LOAN OBLIGATION

Examiner: \_\_\_\_\_

Art Unit: 3661

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